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<b>AMENDMENT TRANSMITTAL LETTER</b>			Docket No. E3331.0587		
Application No. 10/665,570-Conf. #6152		Filing Date September 22, 2003		Examiner E. Colbert	Art Unit 3624
Applicant(s): Michael Togher et al.					
Invention: CREDIT MANAGEMENT FOR ELECTRONIC BROKERAGE SYSTEM					
<b>TO THE COMMISSIONER FOR PATENTS</b>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	Claims Remaining After Amendment	Highest Number Previously Paid	Number Extra Claims Present	Rate	
Total Claims	3	- 20 =	0	x	
Independent Claims	2	- 3 =	0	x	
Multiple Dependent Claims (check if applicable) <input type="checkbox"/>					
Other fee (please specify):					
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT:</b>					0.00
<input checked="" type="checkbox"/> Large Entity <span style="margin-left: 200px;"><input type="checkbox"/> Small Entity</span>					
<input checked="" type="checkbox"/> No additional fee is required for this amendment.					
<input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of \$ _____. A duplicate copy of this sheet is enclosed.					
<input type="checkbox"/> A check in the amount of \$ _____ to cover the filing fee is enclosed.					
<input type="checkbox"/> Payment by credit card. Form PTO-2038 is attached.					
<input checked="" type="checkbox"/> The Director is hereby authorized to charge and credit Deposit Account No. <u>50-2215</u> as described below. A duplicate copy of this sheet is enclosed.					
<input checked="" type="checkbox"/> Credit any overpayment.					
<input checked="" type="checkbox"/> Charge any additional filing or application processing fees required under 37 CFR 1.16 and 1.17.					
 Steven I. Weisburd Attorney Reg. No.: 27,409  DICKSTEIN SHAPIRO MORIN & OSHINSKY LLP 1177 Avenue of the Americas 41st Floor New York, New York 10036-2714 (212) 896-5470				Dated: <u>February 8, 2005</u>	



Docket No.: E3331.0587  
(PATENT)

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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In re Patent Application of:  
Michael Togher et al.

Application No.: 10/665,570

Confirmation No.: 6152

Filed: September 22, 2003

Art Unit: 3624

For: CREDIT MANAGEMENT FOR  
ELECTRONIC BROKERAGE SYSTEM

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Examiner: E. Colbert

**AMENDMENT IN RESPONSE TO NON-FINAL OFFICE ACTION**

MS Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**INTRODUCTORY COMMENTS**

In response to the Office Action dated December 1, 2004, please amend the above-identified U.S. patent application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 3 of this paper.

**Amendments to the Abstract** begin on page 5 of this paper.

**Remarks/Arguments** begin on page 6 of this paper.

**FEE CALCULATION**

Any additional fee required has been calculated as follows:

\_\_\_ If checked, Small Entity status is claimed

	No. Claims After Amendment		Highest No. Previously Paid For		Extra Present		Rate	Additional Fee
Total	3	MINUS	20**	=	0	X	50.00	\$0.00
Indep.	2	MINUS	3**	=	0	X	200.00	\$0.00
First presentation of multiple dependent claim(s)						X		\$
<b>TOTAL</b>								<b>\$0.00</b>

\* not less than 20

\*\* not less than 3

In the event the actual fee is greater than the payment submitted or is inadvertently not enclosed or if any additional fee during the prosecution of this application is not paid, the Patent Office is authorized to charge any underpayment or credit any overpayment to Deposit Account No. 50-2215.

**CONTINGENT EXTENSION REQUEST**

If this communication is filed after the shortened statutory time period had elapsed and no separate Petition is enclosed, the Commissioner of Patents and Trademarks is petitioned, under 37 C.F.R. § 1.136(a), to extend the time for filing a response to the outstanding Office Action by the number of months which will avoid abandonment under 37 C.F.R. § 1.135. The fee under 37 C.F.R. § 1.17 should be charged to our Deposit Account No. 50-2215.